

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO  
SAN JUAN DIVISION

IN RE :

LUIS A ABRUNA PAUDA  
ELBA M ALVARADO RIVERA  
Debtor(s)

CASE No. : 12-09207-BKT

Chapter : 7

COVER SHEET FOR AMENDMENTS

The enclosed documents amend the schedules previously filed in this case.

The schedules amended is (are) : Schedules : **B and C**

The purpose of this amendment(s) is (are) to:

**To list teachers's annuity and proper exemption, to separate household goods items, to amend exemptions claimed in schedule B.**

At San Juan, Puerto Rico this 9th day of September, 2013.

**IRVING K. HERNANDEZ, PSC**  
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/s/ Irving K. Hernandez Valls  
**IRVING K. HERNANDEZ VALLS**  
**USDC -PR 211602**

B6B (Official Form 6B) (12/07)

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**

Case No. **12-09207-BKT**  
(if known)

**AMENDED 9/6/2013**  
**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	<b>X</b>			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		Coop A/C La Puertorriquena Shares	-	\$100.00
		Coop A/C La Moroveña (Shares)	-	\$4,295.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video and computer equipment.		Bedroom Set	C	\$100.00
		Bed	C	\$50.00
		Dinning Set	C	\$100.00
		Living Room Set	C	\$100.00
		Fridge	C	\$50.00
		Microwave	C	\$20.00
		Radio	C	\$20.00
		Computer	C	\$100.00
		Printer	C	\$20.00
		Desk	C	\$20.00
		TV	C	\$50.00
		Pots and Pans	C	\$50.00
		Stove	C	\$50.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**

Case No. **12-09207-BKT**  
(if known)

**AMENDED 9/6/2013**  
**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		Clothing	-	\$200.00
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Teacher's retirement Benefits (\$2,162.93/monthly)	C	\$2,162.93
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**

Case No. **12-09207-BKT**  
(if known)

**AMENDED 9/6/2013**  
**SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Disability Benfits under Social Security (Claimed but not assigned yet)	-	Unknown
		Claimm under Federal Employees Retirement Benefits (FERS) Disability Retirement Benefits (Claimed but not assigned yet)	-	Unknown

B6B (Official Form 6B) (12/07) -- Cont.

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**

Case No. **12-09207-BKT**  
(if known)

**AMENDED 9/6/2013**  
**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Mazda Protege  1999 Pontiac Sunfire	-  -	\$400.00  \$1,950.00
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			

B6B (Official Form 6B) (12/07) -- Cont.

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**

Case No. **12-09207-BKT**  
(if known)

**AMENDED 9/6/2013**  
**SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
<p style="text-align: right;">4 continuation sheets attached</p> <p>(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)</p>				<p><b>Total &gt;</b></p> <p><b>\$9,837.93</b></p>

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**Case No. **12-09207-BKT**  
(If known)**AMENDED 9/6/2013**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. § 522(b)(2)
- ☒ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4 Brm 1 Bth residetial concrete house located at 816 Polaris Urb Dos Pinos, San Juan	31 P.R. Laws Ann. § 385(a); 1851-1857	\$135,000.00 100% of FMV	\$135,000.00
Bedroom Set	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$100.00	\$100.00
Bed	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$50.00	\$50.00
Dinning Set	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$100.00	\$100.00
Living Room Set	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$100.00	\$100.00
Fridge	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$50.00	\$50.00
Microwave	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$20.00	\$20.00
Radio	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$20.00	\$20.00
Computer	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$100.00	\$100.00
Printer	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$20.00	\$20.00
Desk	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$20.00	\$20.00
TV	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$50.00	\$50.00
Pots and Pans	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$50.00	\$50.00
Stove	32 L.P.R.A. § 1130 (1), (2) ans (14)	\$50.00	\$50.00
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.		<b>\$135,730.00</b>	<b>\$135,730.00</b>

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**Case No. **12-09207-BKT**  
(If known)**AMENDED 9/6/2013**  
**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Clothing	32 P.R. Laws Ann. § 1130(2)	\$200.00	\$200.00
Teacher's retirement Benefits (\$2,162.93/monthly)	18 P.R. Laws Ann. § 391y	\$2,162.93 100% of FMV	\$2,162.93
Disability Benfits under Social Security (Claimed but not assigned yet)	42 U.S.C. § 407 (a)	Unknown 100% of FMV	Unknown
Claimm under Federal Employees Retirement Benefits (FERS) Disability Retirement Benefits (Claimed but not assigned yet)	5 U.S.C. § 8130  5 U.S.C. § 8346(a)	Unknown 100 % of Benefits - Listed as personal property by not part of the Bankruptcy Estate - 11 USC § 541(b) ((7)(A)(i)(I))  Unknown 100 % of Benefits - Listed as personal property by not part of the Bankruptcy Estate - 11 USC § 541(b) ((7)(A)(i)(I))	Unknown
1996 Mazda Protege	32 L.P.R.A. 1130 (6)	\$0.00	\$400.00
1999 Pontiac Sunfire	32 L.P.R.A. 1130 (6)	\$0.00	\$1,950.00
		<b>\$138,092.93</b>	<b>\$140,442.93</b>



B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **LUIS A ABRUNA PAUDA**  
**ELBA M ALVARADO RIVERA**

Case No. **12-09207-BKT**  
(if known)

**AMENDED 9/6/2013**  
**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 9 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 9/9/2013

Signature /s/ LUIS A ABRUNA PAUDA  
LUIS A ABRUNA PAUDA

Date 9/9/2013

Signature /s/ ELBA M ALVARADO RIVERA  
ELBA M ALVARADO RIVERA

[If joint case, both spouses must sign.]